

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **10/645,521** Confirmation No. : 8780
Filed : August 22, 2003
Applicant : Ganesan, et al.
Title : Electronic Bill Presentment Via a Wide Area
Communications Network

TC/AU : 3694
Examiner : Mary Da Zhi Wang Cheung

Docket No. : 23952-0018
Customer No. : 72386

COMMENTS ON EXAMINER'S STATEMENT OF REASONS FOR ALLOWANCE

VIA EFS-WEB

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir or Madam:

Responsive to the Notice of Allowability mailed on July 10, 2009, and the Examiner's Statement of Reasons for Allowance, Applicants submit the following clarifying remarks. The Examiner's Statement of Reasons for Allowance state that *Hogan*, either taken individually or in combination with other prior art of record fails to teach or render obvious the claimed inventions. However, Applicants would like to clarify that none of the cited art, either taken alone, in combination with *Hogan*, or in any other combination, teaches or suggests the claimed inventions.

Moreover, the Examiner's statement of reasons for allowance emphasizes certain claim elements as not being disclosed in the prior art. However, such statements should not be construed as identifying the only possible novel and non-obvious features of the Applicants' inventions. The Applicants respectfully assert that the allowed claims may be considered novel and non-obvious over the cited prior art references for reasons other than those emphasized in the Examiner's statement of reasons for allowance.

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Further, while the Applicants believe that the claims are allowable, the Applicants do not acquiesce that patentability resides in each feature, exactly as expressed in the claims, nor that each feature is required for patentability.

Respectfully submitted,



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